

## **Checklist to Ensure Meeting of Creditors Will Proceed**

### 1. Income Documentation:\*

- Four (4) recent pay stubs from all jobs, or proof of other income (i.e., social security, workers' compensation, or unemployment benefits)
  - If self-employed, corporate tax returns
- Pay stubs or letter of contribution from any non-filing spouse or person residing in household
  - review deductions
  - identify typical pay stub
- Federal and State Income Tax Returns for 1997, 1998 and 1999

### 2. Real Property Valuation:\*

- Tax Assessment
- Market Analysis/Appraisal
- Comparable
- Settlement Sheet for home, if purchased within the last three (3) years

### 3. Pre-Petition Arrears:

- Obtain proof of claim(s) or
- Obtain amount from secured creditor(s)

### 4. Appropriate Motions Filed Prior to Meeting.

### 5. Communication with Debtor(s):

- Pre-341 correspondence to Debtor(s) enclosing a copy of Notice of Commencement and Chapter 13 Plan
  - If joint filing, both Debtors must appear
  - Review any changes since filing to amend before meeting:
    - New Employment/Income
    - Additional Bills
    - Tax Claims
  - Proof that plan payment(s) have been made
- Post 341 correspondence to Debtor(s)

*\* specific documentation varies with each Trustee*

August 11, 2000

Mr. & Mrs. John Doe  
1234 ABC Court  
Anywhere, USA 12345

RE: Bankruptcy Case No.  
Chapter 13

Dear Mr. & Mrs. Doe

Please be advised that the U. S. Bankruptcy Court has scheduled your Meeting of Creditors and Confirmation Hearing as indicated by the enclosed Court notice. You should have received this notification from the Court and I am sending this second copy to ensure your receipt of same.

**It is required that you attend the Meeting of Creditors and Confirmation Hearing.** Please mark your calendar accordingly.

The Meeting of Creditors will be held at the Office of the U. S. Trustee, 300 W. Pratt Street, Suite 375, Baltimore, MD 21201 and the Confirmation Hearing will be held in the U. S. Courthouse, 101 W. Lombard Street, 9<sup>th</sup> Floor, Baltimore, MD 21201

Briefly, the purpose of the Meeting of Creditors is to have the court-appointed Trustee review the bankruptcy documents filed on your behalf.

**IN ORDER FOR YOUR MEETING OF CREDITORS TO PROCEED  
YOU MUST DO THE FOLLOWING:**

1. Pay the first plan payment in the amount specified on the enclosed Chapter 13 Plan to your respective Trustee in the form of a money order, cashier's check or certified check to the following address:

Ellen W. Cosby, Trustee  
P.O. Box 75091  
Baltimore, Maryland 21275

Or

Joel Goldberger, Trustee  
P.O. Box 6433  
Church Street Station

Mr. & Mrs. John Doe  
August 11, 2000

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- If the first Plan payment has not been made, please bring it to the meeting of creditors in the form of a money order, cashier's check or certified check.

2. Provide to me a copy of your 1997, 1998 and 1999 Federal and State income tax returns, if not previously provided.

3. Provide to me proof of income in the form of four (4) recent pay stubs and your payroll address, if not previously provided..

Your Confirmation Hearing will be held before the Bankruptcy Court Judge to determine whether your Bankruptcy Plan should be confirmed, modified or denied. At the time of this Hearing, you must be current with all plan payments due to the Trustee and to all secured creditors who are being paid outside the Plan. Please bring proof of these payments to the Hearing.

Please do not hesitate to contact me should you have any questions regarding your case. With kindest regards, I am,

Very truly yours,

Jill A. Kolodner

Enclosures [Hearing Notice & Additional copy of Chapter 13 Plan]

February 27, 2001

~~Ms. [REDACTED]~~  
~~3001 [REDACTED]~~  
~~Subcommittee [REDACTED]~~

RE: Chapter 13

Dear Ms. ~~Womack~~:

As you are aware, the confirmation hearing of your plan will be held on May 3, 2001 at 10:00 a.m. at the U. S. Bankruptcy Court, 101 W. Lombard Street, Courtroom 9-C.

Unless otherwise advised, it is required that you attend this hearing.

Prior to the confirmation hearing, you are to do the following:

1. Pay the trustee, Joel Goldberger, \$245.00 on March 9, 2001 and April 9, 2001. Kindly fax proof of these payments to me at 410-246-1882.
2. File your 1999 Federal and State Income Tax Returns and forward a copy to me.
3. Pay Countrywide Mortgage for March 1, 2001 and each month thereafter until the loan is paid in full.
4. Pay Rose Shannis Loan for February 25, 2001 and each month thereafter until the loan is paid in full.
5. Pay Chrysler Financial for February 28, 2001 and each month thereafter until the loan is paid in full.

Thank you for your attention to this matter.

Very truly yours,

JILL A. KOLODNER

JAK/cfv

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND

In re:

TYRONE M. SR. FREDERICK

Case No. 00-54296-SD  
(Chapter 13)

Debtor(s)

\* \* \* \* \*

**JOINT AGREEMENT INCREASING PLAN PAYMENTS**

Joel P. Goldberger, Trustee, and the Debtor(s) listed above, file this Joint Agreement Increasing the Plan Payments in this case to provide adequate funding.

By Order Entered Fri Jul 07, 2000 , this Court confirmed the Chapter 13 Plan filed by the Debtor(s) in this case in the amount of \$ 120.00 for 60 months; however, based upon actual claims filed, it appears that there will not be sufficient funding for claims.

Plan payments will be increased to \$ 500.00 for the remaining 50 months of the 60 month term. with the first payment at the newly agreed upon amount to begin on January 1, 2001 .

DATE: \_\_\_\_\_

\_\_\_\_\_  
JOEL P. GOLDBERGER  
CHAPTER 13 TRUSTEE

DATE: \_\_\_\_\_

\_\_\_\_\_  
DEBTOR

\_\_\_\_\_  
DEBTOR